

**EXHIBIT 31**

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**From:** David M. M. Taffet [<mailto:dmmt@platypus.bz>]  
**Sent:** Tuesday, April 23, 2013 4:54 PM  
**To:** Tracy Renee  
**Cc:** Andrea Townson; 'Jeffrey B. Russell M.D.' ([jbrussell@ivf-success.com](mailto:jbrussell@ivf-success.com)); D  
**Subject:** Re: 2012 Partnership Tax Returns

Andrea,

We initiated this process with you in early fall on a completely different project and are still battling back and forth for the sake of doing a puny loan with your bank.

You have incredible collateral, strong guarantors, experienced professionals, a strengthening market and positive cash flow on the horizon. Any other bank would have loved this opportunity. You have made this very difficult and, frustrating. I have raised almost half \$1 billion in my professional career and have never once encountered so much minutiae. Had Tracy not been so passionately insistent on working with a minority bank, I assure you I would have left our interaction in October of last year when you mislead us regarding your capabilities to make a loan on Woodlawn. This process and your approach has been demeaning and, quite frankly, an absolute waste of time.

We hereby withdraw. Please send us all funds we are due.

I will share my sentiments with your superiors.

David M. M. Taffet  
(610) 529-9785

Sent on the run (or at odd hours) from my iPhone

On Apr 23, 2013, at 3:39 PM, "Tracy Renee" <[beingthyself@yahoo.com](mailto:beingthyself@yahoo.com)> wrote:

Andrea, we have discussed and received evidence of my portfolio and experience right from the beginning of this process. Indeed, you received it when we were discussing Woodlawn also. By the time this goes to credit I will have done another 4 completed sites

Sent from my iPhone

On Apr 23, 2013, at 3:32 PM, Andrea Townson <[ATownson@upbnk.com](mailto:ATownson@upbnk.com)> wrote:

**You may not be required to guarantee. However, ans the “now disclosed owner of the construction company background questions are still on the table. If Flawless is a new company, that generates questions of experience and competence. References? Project in Process? Financials?**

**Andrea Townson**  
**Urban Partnership Bank**  
**Telephone: (773) 420-5382**  
**Facsimile: (773) 420-5614**  
**Email: [ATownson@upbnk.com](mailto:ATownson@upbnk.com)**

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**From:** Tracy Renee [<mailto:beingthyself@yahoo.com>]  
**Sent:** Tuesday, April 23, 2013 3:24 PM  
**To:** David M. M. Taffet  
**Cc:** Andrea Townson; 'Jeffrey B. Russell M.D.' ([jbrussell@ivf-success.com](mailto:jbrussell@ivf-success.com))  
**Subject:** Re: 2012 Partnership Tax Returns

Ok question ? Why does there need to 3 guarantors? And the company on a business loan! With my name being common based on our conversation it's going to take time to go through.

Sent from my iPhone

On Apr 23, 2013, at 3:18 PM, "David M. M. Taffet" <[dmmt@platypus.bz](mailto:dmmt@platypus.bz)> wrote:

I filed an extension.

David M. M. Taffet  
(610) 529-9785

Sent on the run (or at odd hours) from my iPhone

On Apr 23, 2013, at 1:47 PM, "Andrea Townson"  
<[ATownson@upbnk.com](mailto:ATownson@upbnk.com)> wrote:

Are 2012 Tax Returns available for anyone?

**Andrea Townson**  
**Urban Partnership Bank**  
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